

REMARKS

Claims 1-20 are pending in this case. Claims 1-20 are subject to a restriction requirement.

The Examiner has required restriction to one invention under 35 U.S.C. 121. The Applicant elects to prosecute Group I as set forth by the Examiner, namely, claims 1 – 8, drawn to methods for protecting against identity theft.

Respectfully submitted,



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